STATE MS.-DESOTO CO.

FEB 24 | 58 PM '98

BK 399 PC 331 W.E. DAVIS OH CLK.

WARRANTY DEED

:

This Deed of Conveyance is this day made by the undersigned KATHY DOTSON, hereinafter referred to as the GRANTOR, and JOSEPH M. STEWART and wife, KATHY L. STEWART, hereinafter referred to as the GRANTEES, WITNESSETH THAT:

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid by the GRANTEES to the GRANTOR, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged by the GRANTOR, KATHY DOTSON, a unmarried person, the GRANTOR does hereby and by these presents sell, convey, and warrant unto JOSEPH M. STEWART and wife, KATHY L. STEWART, the GRANTEES, as tenants by the entirety with full rights of survivorship and not as tenants in common, the hereinafter described real property located in DeSoto County, Mississippi, and being described as follows, to-wit:

Lot 32, Robison Square Townhomes, situated in Section 18, Township 3 South, Range 7 West, City of Hernando, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 27, Page 13, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The foregoing covenant of warranty is made subject to rights of ways and easements for public roads and public utilities, subdivision and zoning regulations in effect in the City of Hernando, DeSoto County, Mississippi; and to any prior reservation

or conveyance of minerals of every kind and character, including, but not limited to, oil, gas, sand and gravel in, on and under the subject property; and to the restrictive covenants, building restrictions, and easements of record as found with the recorded plat of said subdivision.

Taxes and assessments against said property for the year 1998 shall be prorated as of the date of this deed and taxes and assessments for the year 1999 shall be the sole responsibility of the GRANTEES, and all subsequent years are hereby excepted from the foregoing covenant of warranty.

Possession shall be given upon delivery of this deed.

WITNESS the signature of the GRANTORS on this the 20th day of February, 1998.

KATHY DOTSON

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 20th day of February, 1996, within my jurisdiction, the within named KATHY DOTSON, an unmarried person, who acknowledged that she executed the above and foregoing instrument.

NOTARY DIBLIC

My Commission Expires:

Alisabsippi Statewide Notary Public Liv Commission Expires Jan. 18, 2002



GRANTORS' ADDRESS: 426 Shady Grove Hernando, MS 38632

RES. TEL.: n/a BUS. TEL.: n/a

GRANTEES' ADDRESS: 415 Vinson Road Hernando, MS 38632

RES. TEL.: n/a BUS. TEL.: n/a

Prepared by: KENNETH E. STOCKTON

ATTORNEY AT LAW

5 WEST COMMERCE STREET

HERNANDO, MS 38632

601-429-3469

(98054)